

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mark A. Benner  
Diane M. Benner  
Debtors

Case No. 15-00039-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 18

Date Rcvd: Apr 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2020.

db/jdb  
cr +Mark A. Benner, Diane M. Benner, 210 Scenic View Lane, Lehigh, PA 18235-9167  
Blue Mountain Health System, f/k/a Gnaden Huetten, c/o Scott R. Lipson, Esquire,  
1611 Pond Road, Suite 300, Allentown, PA 18104-2258  
cr +SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412  
cr Wells Fargo Bank, N.A., Default Document Processin, N9286-01Y, 1000 Blue Gentian Road,  
Eagan, MN 55121-7700  
4635260 Blue Mountain Health System, f/k/a, Gnaden Huetten Memorial Hospital,  
c/o Scott R. Lipson, Esquire, 1611 Pond Road, Suite 300, Allentown, PA 18104-2258  
4591448 +Gnaden Huetten Hospital, 211 North 12th St., Lehigh, PA 18235-1195  
4591449 +My Best Buy, PO Box 790441, St. Louis, MO 63179-0441  
5285599 +RMBS REO Holdings, LLC, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr.,  
Salt Lake City, UT 84119-3284  
5285600 +RMBS REO Holdings, LLC, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr.,  
Salt Lake City, UT 84115, RMBS REO Holdings, LLC, 84119-3284  
4631925 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,  
Eagan, MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4591447 +EDI: CAPITALONE.COM Apr 15 2020 23:28:00 Capital One Bank, PO Box 30281,  
Salt Lake City, UT 84130-0281  
4634446 +EDI: BASSASSOC.COM Apr 15 2020 23:28:00 Cavalry Spv 1, LLC,  
Assignee of Capital One Bank (USA), N.A., c/o Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
4591450 +E-mail/Text: Bankruptcies@nragroup.com Apr 15 2020 19:45:11 National Recovery Agency,  
2491 Paxton ST, Harrisburg PA 17111-1036  
4628768 EDI: PRA.COM Apr 15 2020 23:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4591451 +EDI: WFFC.COM Apr 15 2020 23:28:00 Raymour & Flanigan, PO Box 10475,  
Des Moines IA 50306-0475  
4591453 +EDI: WFFC.COM Apr 15 2020 23:28:00 Wells Fargo, 101 North Phillips Ave,  
Sioux Falls, SD 57104-6714  
4601363 EDI: WFFC.COM Apr 15 2020 23:28:00 Wells Fargo Bank, N.A., PO Box 10438,  
Des Moines, IA 50306-0438  
4591454 +EDI: WFFC.COM Apr 15 2020 23:28:00 Wells Fargo Home Equity, Po Box 5169,  
Sioux Falls, SD 57117-5169

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4638693\* Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,  
Eagan, MN 55121-7700  
4591452 ##+Remit Corp, 36 W. Main ST, Bloomsburg, PA 17815-1703  
4591455 ##+Zucker Goldberg & Ackerman, LLC, 200 Sheffield St., Suite 101, Mountainside, NJ 07092-2315  
TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 17, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Towd Point Mortgage Trust 2019-SJ3, U.S. Bank National Association, as Indenture Trustee bkgroup@kmlawgroup.com  
Jason M Rapa on behalf of Debtor 1 Mark A. Benner jrapa@rapalegal.com, ssprouse@rapalegal.com/mhine@rapalegal.com  
Jason M Rapa on behalf of Debtor 2 Diane M. Benner jrapa@rapalegal.com, ssprouse@rapalegal.com/mhine@rapalegal.com  
Jerome B Blank on behalf of Creditor Wells Fargo Bank, N.A. pamb@fedphe.com  
Scott R Lipson on behalf of Creditor Blue Mountain Health System, f/k/a Gnaden Huetten Memorial Hospital slipson@nmmlaw.com, dbarton@nmmlaw.com  
Thomas Song on behalf of Creditor Wells Fargo Bank, N.A. pamb@fedphe.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<u>Mark A. Benner</u>	Social Security number or ITIN	xxx-xx-7172
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2 (Spouse, if filing)	<u>Diane M. Benner</u>	Social Security number or ITIN	xxx-xx-1160
	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:15-bk-00039-RNO			

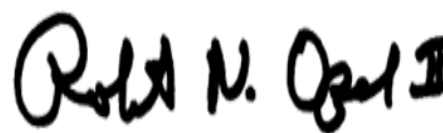
**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark A. Benner

Diane M. Benner

**By the  
court:**4/15/20

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: MichaelMcHugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**